

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:	Miles Lasater, et al.	Docket:	102926-400
Serial No.:	10/799,387	Art Unit:	3694
Filed:	March 12, 2004	Examiner:	Apple, Kirsten S.
Assignee:	Higher One, Inc.	Conf. No.	7249
Title:	Systems and Methods to Facilitate a Transfer of a Refund Amount From an Educational Institution to a Student		

**AMENDMENT AND RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In the matter of the above-identified application and in response to the Office Action mailed August 5, 2008, for which a response is due on or before November 5, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper; and

**Remarks/Arguments** begin on page 7 of this paper.